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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of)
YOON et al.)
Serial No. 09/874224) Examiner: Vincent A. MILLEN
Filed: June 6, 2001) Group Art Unit: 3624
For: LOAN SYSTEM OF FINANCIAL INSTITUTION AND METHOD

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

Under the provisions of 37 C.F.R. §§ 1.56, 1.97 and 1.98, Applicant submits herewith copies of publications that the Office may wish to consider in examination of the subject application. The publications are listed on the attached form PTO-1449.

I hereby certify that each item of information contained in this information disclosure statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this statement.

Respectfully submitted,

By

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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code.

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